

<i>SERFF Tracking Number:</i>	<i>PRLD-125722833</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39529</i>
<i>Company Tracking Number:</i>	<i>SF594ACTMEMO</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.215 Specified Age or Duration - Fixed/Indeterminate Premium - Joint (Last Survivor)</i>
<i>Product Name:</i>	<i>Survivorship One Year Term Life Insurance Policy</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Surv OYT/SF 594 ACTMEMO</i>		

Filing at a Glance

Company: Principal Life Insurance Company		
Product Name: Survivorship One Year Term Life Insurance Policy	SERFF Tr Num: PRLD-125722833	State: ArkansasLH
TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 39529
Sub-TOI: L04I.215 Specified Age or Duration - Fixed/Indeterminate Premium - Joint (Last Survivor)	Co Tr Num: SF594ACTMEMO	State Status: Filed-Closed
Filing Type: Form	Co Status: Author: R Grubb Date Submitted: 07/07/2008	Reviewer(s): Linda Bird Disposition Date: 07/08/2008 Disposition Status: Accepted For Informational Purposes Implementation Date:
Implementation Date Requested: 01/01/2009		
State Filing Description:		

General Information

Project Name: 2001 CSO Surv OYT	Status of Filing in Domicile: Authorized
Project Number: SF 594 ACTMEMO	Date Approved in Domicile: 07/03/2008
Requested Filing Mode: Review & Approval	Domicile Status Comments: Approved in our domicile state, Iowa, on 7-3-2008.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/08/2008	
State Status Changed: 07/08/2008	Deemer Date:
Corresponding Filing Tracking Number: SF 594	
Filing Description:	
Re: New Submission – Individual Life Insurance	
Revised Actuarial Memorandum for previously approved	

SERFF Tracking Number: PRLD-125722833 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 39529
Company Tracking Number: SF594ACTMEMO
TOI: L04I Individual Life - Term Sub-TOI: L04I.215 Specified Age or Duration -
Fixed/Indeterminate Premium - Joint (Last
Survivor)

Product Name: Survivorship One Year Term Life Insurance Policy

Project Name/Number: 2001 CSO Surv OYT/SF 594 ACTMEMO

SF 594, Survivorship One Year Term Life Insurance Policy (Nonrenewable, Nonconvertible, Nonillustrated)

Enclosed is an updated actuarial memorandum for the above referenced previously approved policy form.

Effective January 1, 2009, the 2001 CSO Mortality Table replaces the 1980 CSO Mortality Table as the nonforfeiture and valuation basis for new issues of the policy. The attached memorandum reflects this change.

No changes have been made to the previously approved policy form since the form does not include any reference to the mortality table.

If you have questions or would like more information, please contact me using any of the options listed under the Companies and Contact tab.

Company and Contact

Filing Contact Information

Rosemary Grubb, Senior Analyst grubb.rosemary@prinipal.com
711 High Street (800) 255-6603 [Phone]
Des Moines, IA 50392-0001 (515) 235-5494[FAX]

Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392	Group Name:	State ID Number:
(515) 246-7086 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 filing fee per product.

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Per Company:	No		

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TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.215 Specified Age or Duration -*
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Product Name: *Survivorship One Year Term Life Insurance Policy*
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	07/07/2008	21268921

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		07/08/2008	07/08/2008

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Disposition

Disposition Date: 07/08/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRLD-125722833 State: Arkansas

Filing Company: Principal Life Insurance Company State Tracking Number: 39529

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TOI: L04I Individual Life - Term Sub-TOI: L04I.215 Specified Age or Duration - Fixed/Indeterminate Premium - Joint (Last Survivor)

Product Name: Survivorship One Year Term Life Insurance Policy

Project Name/Number: 2001 CSO Surv OYT/SF 594 ACTMEMO

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 07/03/2008

Comments:

We certify that the forms referenced in this submission meet the provision of Rule and Regulation 19 regarding unfair sex discrimination in the sale of insurance, as well as all applicable requirements of the Department.

We have reviewed our issue procedures and assure you that we are in compliance with and provide the Life and Health Guaranty Notice required by Regulation 49.

No flesch certification is enclosed with this submission as no policy or rider forms are being submitted.

We have reviewed our procedures and assure you that we are in compliance with and provide the notice required by Arkansas Code Ann. 23-79-138.